

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Rayford, Bobby L	§	Case No. 09 B 12410
	Rayford, Lucy L	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 04/07/2009.

2) The plan was confirmed on 07/13/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/29/2010.

5) The case was dismissed on 03/29/2010.

6) Number of months from filing or conversion to last payment: 8.

7) Number of months case was pending: 13.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$13,550.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,340.00
Less amount refunded to debtor	\$0

NET RECEIPTS: \$2,340.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,185.20
Court Costs	\$0
Trustee Expenses & Compensation	\$154.80
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$2,340.00

Attorney fees paid and disclosed by debtor \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Litton Loan Servicing	Secured	NA	\$183.50	\$183.50	\$0	\$0
Litton Loan Servicing	Secured	\$126,476.00	\$87,497.44	\$87,497.44	\$0	\$0
Nissan Motor Acceptance Corporation	Secured	\$6,242.00	\$6,241.49	\$6,241.49	\$0	\$0
Account Recovery Service	Unsecured	\$554.00	NA	NA	\$0	\$0
Americollect Inc.	Unsecured	\$1,254.00	NA	NA	\$0	\$0
Americollect Inc.	Unsecured	\$943.00	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	\$1,043.00	\$4,177.41	\$4,177.41	\$0	\$0
Asset Acceptance	Unsecured	\$374.00	\$374.43	\$374.43	\$0	\$0
Atlantic Credit & Finance Inc	Unsecured	\$2,739.00	NA	NA	\$0	\$0
Atlantic Credit & Finance Inc	Unsecured	\$2,738.80	NA	NA	\$0	\$0
Calvary Portfolio	Unsecured	\$906.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$2,132.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,614.00	NA	NA	\$0	\$0
Cbe Group	Unsecured	\$277.00	NA	NA	\$0	\$0
Cfc Deficiency Recover	Unsecured	\$12,010.00	NA	NA	\$0	\$0
Chrysler Financial Services Americas	Unsecured	\$13,433.95	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$757.49	\$1,167.49	\$1,167.49	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Collection Company Of America	Unsecured	\$231.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$104.00	NA	NA	\$0	\$0
Debt Credit	Unsecured	\$341.00	NA	NA	\$0	\$0
Enhanced Recovery	Unsecured	\$720.00	NA	NA	\$0	\$0
ER Solutions	Unsecured	\$699.00	NA	NA	\$0	\$0
HFC	Unsecured	\$8,825.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$620.00	\$620.62	\$620.62	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$4,881.00	\$4,881.00	\$0	\$0
Lincoln Motors	Unsecured	\$2,356.00	NA	NA	\$0	\$0
Lincoln Motors	Unsecured	\$3,870.00	NA	NA	\$0	\$0
Merchants	Unsecured	\$541.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$1,071.00	\$1,070.50	\$1,070.50	\$0	\$0
Midland Credit Management	Unsecured	\$171.00	NA	NA	\$0	\$0
National Credit	Unsecured	\$226.00	NA	NA	\$0	\$0
NCO Financial Services Inc	Unsecured	\$618.00	NA	NA	\$0	\$0
NCO Financial Services Inc	Unsecured	\$1,265.00	NA	NA	\$0	\$0
NCO Financial Services Inc	Unsecured	\$26.00	NA	NA	\$0	\$0
NCO Financial Services Inc	Unsecured	\$500.00	NA	NA	\$0	\$0
NCO Financial Services Inc	Unsecured	\$403.00	NA	NA	\$0	\$0
NCO Financial Services Inc	Unsecured	\$278.00	NA	NA	\$0	\$0
NCO Financial Services Inc	Unsecured	\$88.00	NA	NA	\$0	\$0
Nissan Motor Acceptance Corporation	Unsecured	\$3,697.00	NA	NA	\$0	\$0
Pay Day Loans	Unsecured	\$500.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$214.00	\$2,411.01	\$2,411.01	\$0	\$0
Portfolio Recovery Associates	Unsecured	NA	\$937.64	\$937.64	\$0	\$0
Premier Bankcard	Unsecured	\$446.00	\$446.12	\$446.12	\$0	\$0
Premier Credit	Unsecured	\$131.00	NA	NA	\$0	\$0
Professional Account Management	Unsecured	\$349.00	NA	NA	\$0	\$0
Senex Services Corp	Unsecured	\$50.00	NA	NA	\$0	\$0
Social Security Administration	Unsecured	\$163.00	NA	NA	\$0	\$0
Social Security Administration	Unsecured	\$3,500.00	NA	NA	\$0	\$0
T Mobile USA	Unsecured	\$320.00	\$256.26	\$256.26	\$0	\$0
Triad Financial Services	Unsecured	\$6,382.00	NA	NA	\$0	\$0
United Collection Bureau Inc	Unsecured	\$505.00	NA	NA	\$0	\$0
United Collection Bureau Inc	Unsecured	\$451.00	NA	NA	\$0	\$0
US Cellular	Unsecured	\$480.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$87,497.44	\$0	\$0
Mortgage Arrearage	\$183.50	\$0	\$0
Debt Secured by Vehicle	\$6,241.49	\$0	\$0
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$93,922.43	\$0	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$16,342.48	\$0	\$0

Disbursements:

Expenses of Administration	\$2,340.00	
Disbursements to Creditors	\$0	
TOTAL DISBURSEMENTS:		\$2,340.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 11, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.